



BETWEEN THE LINES

CITY EDITION - PRE 65 RETIREES

Benefits 2015 Open Enrollment

November 1 - 30, 2014

The City of Newport News is pleased to provide continued health, dental and vision insurances to our Retirees. The 2015 Open Enrollments are for Health, Dental, Vision and Wellness. Anthem will continue as the City's health insurance carrier offering three options; Anthem PPO, Anthem HealthKeepers and Anthem Lumenos Health Savings Plan. Delta Dental and VSP will remain your dental and vision providers. Fitness memberships are offered through Riverside Wellness and Fitness, OneLife Fitness and the Peninsula Metropolitan YMCA.

If you want to keep the exact same coverage as in 2014, you need to do nothing. If you are unsure of your current coverage, please contact the Benefits office at 757-926-3929.

You are invited to attend one of the scheduled meetings listed below to learn more about all the benefits offered. Benefits staff will be available to answer any questions or concerns. For more detailed information, you may find the Summary of Benefits and Coverage located on the web at: <http://www.nngov.com/finance/retirement/Retirement>.

SCHEDULE OF MEETINGS

Date	Times	Location	Date	Times	Location
Monday October 13, 2015	10:00 am to 11:30 am 1:00 pm to 2:30 pm	City Center James/Warwick Room 700 Town Center Drive	Tuesday October 21, 2015	6:00 pm to 7:00 pm	Police Headquarters Community Room A & B 9710 Jefferson Avenue
Tuesday, October 14, 2015	8:00 am to 9:30 am 10:30 am to 12:00 pm	Lee Hall Operations Training Room B 425 Industrial Park Drive	Wednesday October 22, 2015	10:00 am to 11:30 am	City Center James/Warwick Room 700 Town Center Drive
Thursday October 16, 2015	10:00 am to 11:30 am 1:00 pm to 2:30 pm	City Hall Council Chambers 2400 Washington Ave.	Thursday October 23, 2015	6:00 pm to 7:00 pm	Police Headquarters 1 st Floor Community Room A & B 9710 Jefferson Avenue
October 16, 2015 Detailed Information Lumenos Health Savings Plan	6:30 pm to 8:00 pm	City Center James/Warwick Room 700 Town Center Drive			
Monday October 20, 2015	8:00 am to 9:30 am 10:30 pm to 12:00 pm	Public Work/Oyster Point Storm Water Training 511 Operations Drive	Monday October 27, 2015	10:00 am to 11:30 am	City Hall City Council Chambers 2400 Washington Ave

City Retiree Premiums

PRE-65 RETIREE - ANTHEM PPO*

Medical Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$ 859.00	\$ 408.00	\$ 451.00
Single + 1 Child	\$1,395.00	\$ 663.00	\$ 732.00
Single + Spouse	\$1,955.00	\$ 928.00	\$ 1,027.00
Family	\$2,342.00	\$1,121.00	\$1,221.00

PRE-65 RETIREE - ANTHEM HEALTHKEEPERS*

Medical Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$ 756.00	\$ 408.00	\$ 348.00
Single + 1 Child	\$1,230.00	\$ 663.00	\$ 567.00
Single + Spouse	\$1,725.00	\$ 928.00	\$ 797.00
Family	\$2,066.00	\$1,121.00	\$ 945.00

City Retiree Premiums (Continued)

PRE-65 RETIREE - LUMENOS HEALTH SAVINGS PLAN*

Medical Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$ 534.00	\$ 408.00	\$ 127.00
Single + 1 Child	\$ 867.00	\$ 663.00	\$ 205.00
Single + Spouse	\$1,227.00	\$ 928.00	\$ 298.00
Family	\$1,469.00	\$1,121.00	\$ 349.00

*The retiree premiums published are for qualified retirees who receive 100% of the city's contribution.

HEALTH SAVING ACCOUNT (ONLY IF ENROLLED IN LUMENOS)

The annual maximums include Retiree Contributions below:

Type of Coverage	2014 Annual Contribution Maximum	2015 Annual Contribution Maximum	Catch-up Provision Age 55+
Individual	\$3,300	\$3,350	\$1,000*
Family	\$6,550	\$6,650	\$1,000*

- ⇒ If your spouse is over age 55, they may open up a health savings account (HSA) in their name and contribute an additional \$1,000 to the savings account.
- ⇒ This account can be opened through any participating provider.
- ⇒ According to Internal Revenue Service (IRS) regulations, if you contribute over the annual maximums, a 6% penalty will apply.

Delta Dental

Retiree Dental Premiums*

Dental Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$27.00	\$20.00	\$7.00
Single + 1	\$49.00	\$36.36	\$13.00
Family	\$85.00	\$63.00	\$22.00

*The retiree premiums published are for qualified retirees who receive 100% of the city's contribution.

November 2014 is open enrollment for Retirees who wish to make changes to their dental coverage. If you want to keep the same exact coverage as in 2014, **you need to do nothing**. Delta Dental remains the provider for retirees' dental insurance. The dental plan is the Delta Dental PPO plus Premier. The City of Newport News' dental plan offers additional benefits such as: periodontal cleanings (2 per benefit year) in addition to regular cleanings, sealants to age 16 (once every 5 years), fluoride treatments to age 19 (2 per benefit year), crowns and prosthodontics (every 7 years) and full-mouth and panoramic x-rays (every 5 years). You can locate participating dentists by visiting Delta Dental's website at www.dentaldelta.com or

CITY HOLIDAY CLOSINGS

Holiday Closings: Tuesday, November 11 (all day)
Thursday & Friday, November 27 - 28 (all day)
Thursday, December 24 (1 - 4 pm)
Friday, December 25 (all day)
Thursday, January 1 (all day)

City Retiree Premiums (Continued)

Retiree Vision Premiums

Vision Premiums	Monthly Premium	City Pays	Retiree Pays
Single	\$8.80	\$0	\$8.80
Single + 1	\$13.80	\$0	\$13.80
Family	\$23.80	\$0	\$23.80

Vision Open Enrollment November 2014

November 2014 is open enrollment for Retirees who wish to enroll or make changes to their existing membership. Once an election is made, you may not change and/or terminate until open enrollment in two years. In order to access vision care benefits, simply contact your VSP participating doctor to make an appointment. Identify yourself as a VSP patient. Your Social Security Number is your VSP identification number. The VSP participating doctor will obtain the necessary authorization. Retirees that currently have vision and wish to keep the coverage **do not** have to do anything. Retirees who would like to enroll or terminate in VSP are required to complete the necessary forms during open enrollment.

The City of Newport News' vision plan offers the following:

- ◆one well/vision eye exam every 12 months
- ◆Frames every 24 months
- ◆Lenses every 24 months

Vision benefits are provided through Vision Service Plan (VSP). Members who register online will receive EnVision Newsletters that give you news about your plan as well as special offers and contests to win merchandise. To find out more information about the plan offered you may visit their website at <http://vsp.com> or call their Customer Service line at 1-800-877-7195. Retirees who wish to either add vision coverage to their benefits or terminate coverage may either download the enrollment form at <http://www.nngov.com/finance/retirement/Retirement> or contact the Benefits office at 757-926-3929.

Open Enrollment Fitness Centers

November is open enrollment for fitness center memberships. We are pleased to offer you a choice of three wellness programs; OneLife Fitness, Riverside Wellness & Fitness Center and the Peninsula Metropolitan YMCA. Retirees may make an election to join one of the facilities. Membership is open to retirees and spouses for OneLife and Riverside. You may enroll spouses and children at the YMCA.



[One Life Fitness](#) (formerly Gold's Gym)

(Main Location)

815 Middle Ground Boulevard
Newport News, VA 23606
(757) 599-1888
\$27 - Single Membership
\$52 - Single + Spouse



[Riverside Wellness & Fitness Center](#)

(Main Location)

12560 Jefferson Avenue
Newport News, VA 23602
(757) 875-7525
\$27 - Single
\$52 - Single + Spouse



www.peninsulaymca.org

(Main Location)

7827 Warwick Boulevard
Newport News, VA 23607
(757) 245-0047
\$30 - Single Membership
\$50 - Single + Spouse
\$53 - One Adult + children
\$58 - Family
\$63 - Single Community
\$91 - Family Community

Please call the main locations listed to register and find out other participating locations.

RETIREMENT REMINDERS

- ◆ Please make sure that any address changes and beneficiary forms have been updated with the City of Newport News Retirement Office. All notifications and changes must be submitted in writing. Failure to notify us of an address change may result in you not receiving important information (including 1099-R statements).
- ◆ Your IRS Form 1099-R will be postmarked no later than January 31, 2015. Please store in a safe and secure place. Copies of your 1099-R are available for a \$5.00 fee.

Newport News Employees' Retirement Fund
Benefits Office
2400 Washington Avenue
Newport News, VA 23607

Staff

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Benefits Coordinator

Melanie Lowe
Payroll Coordinator

For Retiree payroll questions only call (757) 926-8546

Contacting NNERF

Write Us

Address all correspondence to:
Newport News Employees' Retirement Fund
2400 Washington Avenue
Newport News, VA 23607

Phone Us

Contact the office by phone at:
(757) 926-3929

Fax Us

Transmit documents via fax at:
(757) 926-3548

Visit Us

2400 Washington Avenue
City Hall Building - 7th Floor
or <http://va-newportnews.civicplus.com/580/Retirement>
